Consumer protection

Most people think their car insurance rates are based on their driving record. Do they have a lot of tickets for speeding or do they have a spotless record? People with records for reckless or drunk driving should have higher premiums than people who don't, right?

But more and more, insurance companies are basing your insurance rates on your credit rating. They can double your rates, or cancel your insurance, even if you've never had a ticket or a problem in your life. I believe the number of VISA cards in your wallet has nothing to do with your driving record.

This session, we passed legislation to reform the practice of using credit ratings for setting insurance rates.

What do you think?

What do you think about the major issues facing our state?

How can we improve our schools, create jobs and give more people health coverage? What can we do about the high price of car insurance? What's the best way to reduce crime?

I'd like to hear from you.

Rep. Sharon Tomiko Santos

Please write down your thoughts and mail them to:

1265 S. Main St. Suite 203 Seattle, WA 98144	



Santos Sharon Tomiko Rep.

P. O. Box 40600 Olympia, WA 98504-0600



Rep. Sharon Tomiko Santos 37th District Legislative Update

Dear neighbors,

This was an important year for the Legislature and the state of Washington. We had to balance a budget with a \$1.5 billion deficit. And we needed to find solutions to traffic gridlock, which is choking our prosperity and quality of life.

I am happy to report that the Legislature balanced the budget and passed the major reforms to fix traffic, including the biggest transportation plan in our state's history.

Inside this newsletter, I'll tell you what all this means to our community.

I'll also touch on some other important issues, including:

- Protecting your civil liberties during the national crackdown on terrorism; and
- Consumer issues, including fair insurance rates.

This newsletter is my chance to talk to you about the issues that are most important to the 37th District. It's also meant to start a dialogue with you. There's nothing more important to me than hearing directly from the people I represent.

Thank you for your time, and for the honor of serving as your representative to the Legislature. I hope to hear from you soon. Sincerely,

REP. SHARON TOMIKO SANTOS

37th District

Keeping in touch

District office

1265 S. Main St. Suite 203 Seattle, WA 98144

Phone

Hotline: 800-562-6000

Hearing impaired: 800-635-9993 **District office:** 206-720-3056

Fax: 260-720-3062

E-mail: Santos_Sh@leg.wa.gov

Website

www.leg.wa.gov/house/ members/d37 2.htm

State web page

http://access.wa.gov

Committees

Education Finance Rules

Financial Institutions and Insurance

Democratic Majority Whip

What we did

Unclogging traffic

Traffic gridlock in the Seattle area has gone far beyond annoying — it threatens our jobs, safety and time with our families. That's why I voted for the landmark legislation to reform transportation and get our state moving again.

I know there's a lot of controversy about this issue. Should the Legislature just vote it out, or should we send it to the people? If we let

counties band together to solve local problems, will that undermine a statewide transportation plan?

I voted to reform transportation to make it more efficient and accountable because it's the right thing to do. We need to stretch every dime of taxpayer money. I voted for a regional solution to give King, Snohomish and Pierce counties more tools to fight traffic.

The public vote

I'm not going to tell you which way to vote. It's up to citizens to study both sides of the issue and form their own opinions.

And I voted for the statewide plan —

and to send it to a public vote this November — because the people clearly want to have the final say, and because the cost of doing nothing far outweighs the price of a solution. I voted yes because of jobs, safety and time.

Major projects in our area

Alaskan Way Viaduct replacement — \$450 million South Seattle intermodal access — \$40 million Translake bridge — \$100 million I-405 — \$1.7 billion

Jobs

Business leaders say traffic is the No. 1 problem, and Boeing leaders say they'll build the sonic cruiser elsewhere unless we fix gridlock.

Even small businesses are hurt, since they can't get goods to market as quickly. A plumber who could make five house calls a day now spends half that time in traffic.

Safety

State troopers spend their careers keeping our highways safe, and they tell us that the worse traffic gets, the higher the danger that we'll be injured or killed on the highway.

Car accidents are actually more of a risk than crime. You and I are three times more likely to get maimed or killed driving to work in the morning than at the hands of a criminal.

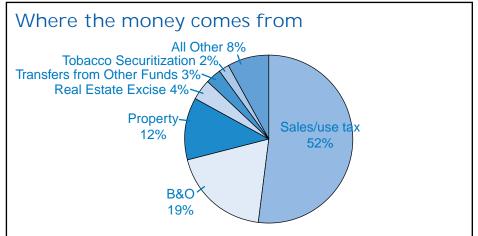
Time with families

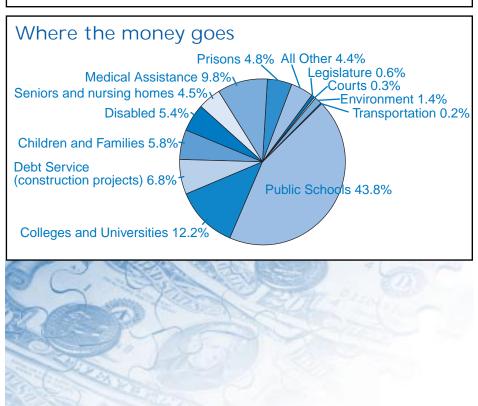
Each year, traffic gridlock steals 53 hours of your life and \$930 from your wallet. I think people miss that time more than the money. You can make more money; you can't create more time with your family.

Balancing the budget

We began this legislative session with a significant deficit that grew to \$1.5 billion. Since the state constitution requires a balanced budget, we had to step in and rewrite the budget during a short 60-day session. Usually, we write the budget every two years during the long 105-day session.

The short session isn't designed for budget writing and major policy reforms. Even so, we managed to balance the budget and pass landmark transportation reforms.





More money for schools

Last year, voters passed two initiatives to improve our schools by reducing class sizes and paying teachers a fairer wage. Despite the \$1.5 billion budget deficit and the \$800 million cost of funding these two initiatives, we found a way to keep the faith with the people.

School spending up, not down

Some newspapers have repeated the myth that this budget cuts funding for schools. Spending on schools goes UP under this budget. In the first year, schools get 2.5 percent more. In the second year of the budget, schools get another 2.3 percent bump.

Tax reform

I support comprehensive tax reform to make the system more fair and sustainable. Our state relies on a sales tax, which makes our state budget boom or crash. It's not a stable system.

Reforming our entire tax system will take a lot of time, creativity and political stamina. It won't be easy, but it's worth doing. Our current tax system is inadequate and doesn't meet the needs of the people.

Ax or tax: you write the budget http://seattletimes.nwsource.com/budget/

Link to all budgets

http://leap.leg.wa.gov/leap/budget/index_final_s2.asp

Your civil liberties

Our nation has a reputation for being the birthplace of modern democracy and the most liberated nation on earth. However, our history is full of examples where the Bill of Rights and the civil liberties of entire groups of people — slaves, Native Americans, immigrants — had their rights taken away.

We face a similar situation today after the terrorist attacks. Politicians are proposing get-tough laws and the Bush administration is pushing a crackdown that many say ignore the civil liberties guaranteed by the Bill of Rights and Constitution.

How long can you hold a person in jail before charging them with a crime — a week, a month, five years? Twenty years?

Is it OK for the state or federal government to tap your phones or read your e-mail without a warrant or a reason to be suspicious?

Those are the kind of questions we have to answer. We debated a number of anti-terrorism bills this session, including a bill to vastly expand wiretapping, but few bills passed. This debate, however, is not over.